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I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Examiner Michael A. Cuff, Art Unit 3627, to facsimile number (703) 872-9306 on the above indicated date of transmission.

Date of Deposit:	10/26/2004	Name of Person Making the Deposit:	Delia Revecho	Signature of the Person Making the Deposit:
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In The United States Patent and Trademark Office

In re Application of: Navarro et al.

Docket No.: ISAA0010

Serial No. : 09/697,062

Art Unit: 3627

Filed: October 26, 2000

Examiner: Cuff, Michael A.

Title: Data Center for Account Management

Date: October 26, 2004

To: United States Patent and Trademark Office
Attn: Mail Stop Non Fee Amendment
Attn: Examiner Michael A. Cuff, Art Unit 3627

Attached to this coversheet please find the following document:

- 1) Response to Office Action (12 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10 In re Application of: Navarro et al. Docket No.: ISAA0010
Serial No. : 09/697,062 Art Unit: 3627
Filed: October 26, 2000 Examiner: Cuff, Michael A.
Title: DATA CENTER FOR ACCOUNT MANAGEMENT

15 October 26, 2004

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT

Sir:

25 This is in response to the Final Office Action which was mailed to Applicant on 26 August 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.